

**DEBIT CARD HAVING APPLIED PERSONAL
IDENTIFICATION NUMBER (PIN) AND
SCRATCH-OFF COATING AND METHOD OF FORMING SAME**

Abstract of the Disclosure

A method of forming a debit card and a debit card formed by the method are disclosed. A planar card member has opposing surfaces. A PIN is printed on one
5 of the surfaces. The planar card member is advanced along a predetermined path of travel such as on a conveyor. A radiation cured, opaque scratch-off coating is applied onto the surface having the PIN such that the PIN is covered by the applied scratch-off
10 coating. The scratch-off coating is radiation cured, preferably by ultraviolet radiation.